



EU 142048316 US

S/N 10/733,482

Response to Formalities Letter Dated 3/19/2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No.....10/733,482
Filing Date.....12/11/2003
Inventor.....Groz
Group Art Unit.....3621
Attorney Docket No.....MMG-003U-1
Confirmation No.....7695
Title: Programmable Financial Instruments

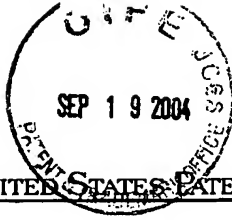
Response to Formalities Letter Dated 03/19/2004

TO: Mail Stop Missing Parts
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

FROM: Marc M. Groz (Tel. 917-757-7024)
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INTRODUCTORY COMMENTS

This communication contains a substitute specification with corrected line spacing on the specification, claims, and abstract. Please note that in consequence the number of pages in the specification has changed from 16 to 19. Also included are a copy of the formalities letter, a Petition for Extension of Time Under CFR 1.136(a) (Form PTO/SB/22), and a Credit Card Payment Form (PTO-2038).



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09-20-04 Page 1 of 1
[Signature]
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| APPLICATION NUMBER | FILING OR 371 (c) DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|------------------------|-----------------------|------------------------|
| 10/733,482 | 12/11/2003 | Marc Michael Groz | MMG-003U-1 |

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CONFIRMATION NO. 7695

FORMALITIES LETTER



OC000000012141606

Date Mailed: 03/19/2004

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

An application number and filing date have been accorded to this application. The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

The required item(s) identified below must be timely submitted to avoid abandonment:

- A substitute specification in compliance with 37 CFR 1.52, 1.121(b)(3), and 1.125, is required. The specification, claims, or abstract page(s) submitted is not acceptable and cannot be scanned or properly stored because:
 - The line spacing on the specification, claims, or abstract is not 1½ or double spaced (see 37 CFR 1.52(b)).

Replies should be mailed to: Mail Stop Missing Parts
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P.O. Box 1450
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A copy of this notice MUST be returned with the reply.

[Signature]

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE